



Order Filed on January 9, 2017  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

**COLLINS, VELLA & CASELLO, LLC**

2317 Highway 34, Suite 1A  
Manasquan, NJ 08736  
(732) 751-1766  
Joseph M. Casello, Esq.  
Attorneys for the Debtors

In re:

Scott & Allison Werner

Debtors

Chapter 13 Case No.: 16-22692

Hearing Date:

Judge: Hon. Michael B. Kaplan, U.S.B.J.

**ORDER APPROVING LOAN MODIFICATION**

The relief set forth on the following page numbered two (2) is hereby **ORDERED**.

**DATED: January 9, 2017**

  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

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Debtor: Scott & Allison Werner

Case No: 16-22692

Caption of Order: Order Approving Loan Modification

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This matter having been opened to the Court upon the motion by the Debtor to Approve a Loan Modification with M&T Bank and the Court having reviewed the certification of the Debtor in support of his motion and finding good cause for the entry of the within order.

**IT IS HEREBY ORDERED AS FOLLOWS:**

1. Debtor is granted approval to enter into a permanent loan modification.
2. If pre-petition arrears are capitalized into the loan modification, secured creditor shall amend its Proof of Claim within sixty (60) days of the date of this Order. Upon receipt of an amended Proof of Claim, the Trustee may disburse the funds being reserved pursuant to this order to other creditors in accordance with the provisions of the confirmed plan.
3. Debtors shall file an amended Schedule J and Modified Plan if applicable within thirty (30) days of this Order.

**Certificate of Notice Page 3 of 3**  
United States Bankruptcy Court  
District of New Jersey

In re:  
Scott C. Werner  
Allison W. Werner  
Debtors

Case No. 16-22692-MBK  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Jan 10, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 12, 2017.  
db/jdb +Scott C. Werner, Allison W. Werner, 403 Union Avenue, Lakehurst, NJ 08733-2843

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 12, 2017

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 10, 2017 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
Albert Russo docs@russotrustee.com  
Denise E. Carlon on behalf of Creditor M&T Bank dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Joseph Casello on behalf of Joint Debtor Allison W. Werner jcasello@cvclaw.net,  
jcasello627@gmail.com  
Joseph Casello on behalf of Debtor Scott C. Werner jcasello@cvclaw.net, jcasello627@gmail.com  
TOTAL: 5